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THE CAUSES OF POVERTY FURTHER CONSIDERED.

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In March, 1889, the American Statistical Association published a paper, by the present writer, under the title "Notes on the Statistical Determination of the Causes of Poverty."* Since that paper appeared much new material has been collected by the charity organization societies of the country, and by certain foreign investigators. It is the purpose of the present paper to continue the former one by a more elaborate analysis of this new material, especially that furnished by American experience. For the most part no attempt has been made to repeat the cautions and comments of the earlier paper upon statistics of case counting, and yet the present contribution to the subject is designed to be complete in itself.

The question most commonly in the minds of those who undertake to investigate the causes of poverty by a system of case counting is this: Is poverty a misfortune or a fault? No full answer to the question can probably be worked out by scientific methods, but the question is so frequently asked that it seems worth while to ascertain what light a case-

* See *Publications*, New Series, Vol. I, pp. 183-201.

counting investigation of poverty can throw upon it. With this end in view, I have arranged a table giving a comparison of the results reached by German investigators, by Mr. Charles Booth, and by the American Charity Organization societies, grouping the specified causes of poverty under three main heads: first, those indicating misconduct; second, those indicating misfortune; and, third, those not classified or unknown. This is seen in Table I.

The first duty of one presenting such a table as this is to indicate clearly what it does not show. It deals, as already indicated, only with the exciting causes of poverty, and yet this fact is not kept clearly in mind even by careful workers. Mr. Booth, for instance, includes "pauper association and heredity" in this list of causes, and the American societies include "nature and location of abode." Both of these are by their nature predisposing causes rather than immediate or exciting causes, and it is confusing to mix the two kinds. Secondly, many of the persons whose cases are here tabulated have been, as Mr. Booth says, the foot-ball of all the causes in the list. Under such circumstances to pick out one cause and call it the most important is a purely arbitrary proceeding. Any one of the causes might have been inadequate to produce pauperism had not others co-operated with it. A man is drunk and breaks his leg; is the cause "accident" or "drink"? When this question was submitted to a group of charity organization workers it was very promptly answered by two of them, but their answers were different. A man has been shiftless all his life, and is now old; is the cause of poverty shiftlessness or old age? A man is out of work because he is lazy and inefficient. One has to know him quite well before he can be sure that laziness is the final source of idleness. Perhaps there is hardly a case in the whole seven thousand where destitution has resulted from a single cause.

The writer was so thoroughly convinced of this that at the Conference of Charities at Buffalo, when the first of the cause

schedules was adopted, he tried to have the societies directed to consider the influences resulting in destitution in each case as making up ten units, and indicate the relative force of each by a proportionate number of units. This would serve to show the grouping of the causes. The chief cause could be indicated in each case, and also the contributory causes. The system was rejected as too complicated, and after I had tried to have the agents of a single society, that of Baltimore, use it in making their reports to the central office, I concluded that possibly the objection was valid. Yet if the requisite amount of skill and care were used it would give valuable results. In a different way Mr. Booth has endeavored to tabulate contributory causes in studying pauperism at Stepney and St. Pancras, and as indicating the character of results to be obtained from this method of tabulation his table of the causes of Stepney pauperism is here given.

TABLE II.
PRINCIPAL CAUSES OF PAUPERISM AT STEPNEY.
(Adapted from Booth's *Pauperism and the Endowment of Old Age*, p. 10.)

Principal or Obvious Causes.	Males.	Females.	Total.	Per Cent.	Contributory Causes.			
					Drink.	Pauper Association and Heredity.	Sickness.	Old Age.
1. Drink	53	27	80	12.6	....	23	11	11
2. Immorality.....	6	10	16	2.5	3	3	3	1
3. Laziness....	10	2	12	1.9	6	5	1	3
4. Incapacity, temper, etc.	17	7	24	3.8	4	5	2	6
5. Extravagance.....	7	1	8	1.3	4	2	....	3
6. Lack of work or trade misfortune.....	26	2	28	4.4	4	....	5	13
7. Accident.....	25	5	30	4.7	4	2	1	14
8. Death of husband..	..	26	26	4.1	3	2	10	8
9. Desertion.....	....	3	3	.5	3	....	1	1
10. Mental derangement.....	3	8	11	1.7	1	2	....	2
11. Sickness.....	98	71	169	26.7	24	38	5	41
12. Old age.....	113	95	208	32.8	22	18	44	....
13. Pauper association and heredity	6	1	7	1.1	1	....	2	2
14. Other causes.....	9	3	12	1.9	6	6	2	2
Total.....	373	261	634	100	85	106	87	107
Total for causes 1-5, "Misconduct"	93	47	140	22.1	17	38	17	24
Total for causes 6-12, "Misfortune"	265	210	475	74.9	61	62	66	79

The impossibility of giving an accurate statistical description of the facts is still clearer when we try to separate the causes indicating misconduct from those indicating misfortune. Back of disease may be either misconduct or misfortune. The imprisonment of the bread-winner indicates misconduct on his part, but may only indicate misfortune on the part of wife and children. The same is true in the case of abandoned children and neglect by relatives. This particular classification is made in deference to popular inquiry only. In my own opinion its chief value consists in showing how little it is worth.

But after all possible allowance has been made for the "personal equation" of the investigator, and for all the inevitable inconclusiveness of the figures, there is a residuum of information to be got from the tables. They give, as well as such statistics can, the conclusions reached by those who are studying pauperism at first hand. If the figures furnished by all the investigators were added together into one great total, and this only were put before me, I should indeed hesitate to base any conclusions whatever upon it. But when it is found that different investigators, at different times, in different places, reach conclusions which, while varying in many and often unexplainable ways, are yet in agreement as regards certain important facts, we can but think that the figures to some extent reflect actual conditions. It will be noticed that these tables are not totalized, and that for many cities the figures for different years are not combined. They were left separate in order that their consistency might be tested by comparison.

Considering at present only the figures for American cities presented in Table I, we notice first that the percentages for all causes indicating misconduct vary only between ten and thirty-two. The most important of the individual causes here grouped is "drink," which averages about 10 per cent, going as low as 4.9 one year in Buffalo, and as high as 21.9 one year in Boston. Nearly but not quite so important as drink

is "shiftlessness and inefficiency." It goes as low as 1.8 one year in Buffalo, and as high as 14 one year in Baltimore. For the American societies this heading is taken to include "laziness." The other causes grouped in this section of the table are insignificant so far as the figures reveal their importance.

The "causes indicating misfortune" are grouped under three heads: first, those showing lack of normal support; second, matters of employment; and, third, matters of personal capacity. The most important of those in the first group is "no male support," which has a tolerably constant influence, ranging from 4 to 19.4 per cent. The high percentage under this cause at Buffalo, and the corresponding small percentage of cases attributable to "misconduct" in the same place, is perhaps owing in part to the fact that a large proportion of the cases investigated by the Buffalo society are those of persons receiving public relief. It may be noted that the percentages under "no male support," which includes "desertion" and "death of husband," are tolerably constant, even when the view is extended to Germany and England.

The causes grouped under the heading "matters of employment" account for somewhat more than a third of the destitution dealt with by the American societies. The percentage is given lowest for Cincinnati, being there about 14, but all the percentages for this city are too low for fair comparison, since 16.3 per cent of the cases are included under the heading "others or unknown." The highest percentage under "matters of employment" is Buffalo, where it reaches in one year nearly 40. No one well acquainted with the cases with which the Charity Organization Societies deal can at all doubt that most of those whose poverty is said to result from lack of employment are somehow and to some extent incapable or unreliable. If one wanted thoroughly efficient help, male or female, he would hardly expect to find it among the "out-of-works" with whom the charitable societies deal.

Back of the cause "lack of work" ordinarily, and in ordinary times, will be found some perversion of character, or some limitation of capacity.

Under "matters of personal capacity," "accident," and "physical defect" exert a minor but quite constant influence, the former somewhat greater than the latter. The constancy of their influence can be traced even in the European figures. "Old age" was at first not included by the American societies among the causes of poverty, and this, together with the fact that the percentage of influence now accorded it is so small, may be attributed to the fact that the American societies are dealing with people who are, for the most part, still struggling against pauperism, or are at any rate still mixed with the ordinary population of the cities in which they live. The results in studying these classes must manifestly differ from those got by a study of confirmed pauperism inside of institutions.

So far as these tables show, the most constant cause of poverty everywhere, at all times, and according to all investigators, is "sickness." In both American and English experience the percentage attributable to this cause sinks but once slightly below 15, and never quite reaches 30. The average is between 20 and 25. To my mind this is one of the most significant facts brought out by these tables. It was not one which I anticipated when the collection of statistics began, and yet it has been confirmed and reconfirmed in so many ways that the conclusion seems inevitable that the figures set forth real and important facts. Personal acquaintance with the destitute classes has further convinced me that most of the causes of poverty result from, or result in, a weakened physical and mental constitution, often merging into actual disease.*

Nearly all of the causes named might furthermore be grouped under the general heading "Incapacity." Six of them avowedly belong there. The six which we have tabu-

* How this confirms conclusions previously reached by Dugdale will be noted later on.

lated as indicating misconduct can be so classed if we are willing to include under the term infirmities of character as well as of body. The causes which indicate lack of normal support may also be said to show that the dependents are personally incapable of self-support, and that through fault or misfortune on the part of their natural guardians they have been left to themselves. The four causes grouped as "matters of employment" would seem at first to be of a different nature, and to indicate that capable persons may suffer from enforced idleness to the extent of becoming paupers. There are, of course, such instances, but, as already noted, those who have undertaken the work of finding employment for the unemployed, and who are intimately acquainted with the people about whom information is given in these tables, know that most of those out of employment are not capable in any complete sense of the term. They may be able-bodied, but they are not able-minded. They may lack one thing or another, but they almost always lack something; it may be skill or strength, or judgment, or reliability, or even temper. For the faithful and efficient there is work in all ordinary times. Often the incapacity seems to consist in nothing more than a lack of ingenuity, which prevents the person from fitting himself into the industries of the time. Give him a set task requiring little skill and he will do it gladly. But such set tasks are very few in modern industry, and the result is that the individual is unemployed.

The English and German figures, made a part of Table I, are not readily comparable with the American statistics, and yet there are enough points of similarity to make some comparison useful. The essential differences can for the most part be accounted for by the difference in the type of pauperism studied. The great majority of the German and all of the English cases are those of inmates of institutions. The cases at Stepney are examples of chronic pauperism to a greater extent than any group in the American Charity Organization Society tables. At St. Pancras the pauperism

is still more definitely fixed and hopeless. The German figures are the only ones covering all the official relief work of a large number of cities. I know so little of the methods of German relieving officers that it is perhaps dangerous to venture an opinion, but we might explain the very high percentage attributable to sickness, and the very low percentage attributable to drink, on the assumption that they are strict in their granting of applications for relief, and disinclined to relieve those who, because of drunkenness, deserve punishment. This latter percentage is so unexpectedly low that Böhmert discusses it at some length. He points out that drink is a predisposing cause in many cases where the immediate cause is lack of work, accident, sickness, imprisonment, abandonment of children, etc.* Böhmert makes a further analysis of the causes, indicating that about 7.54 per cent of the cases may be held to be destitute through misconduct, though he puts little reliance upon this conclusion.† As bearing in some sort upon the same point, his table of the causes of poverty in the cases of over 13,000 children is interesting. His table of percentages is as follows:—

TABLE III.
DEPENDENT CHILDREN (13,252) IN GERMAN CITIES.
(Böhmert, pp. 115, 116, and 127, 128.)

Cause of Poverty.	Per Cent.
1. Orphanage.....	38.75
2. Lack of work on part of guardian.....	14.99
3. Sickness, etc.....	11.88
4. Abandoned by guardian.....	11.66
5. Imprisonment of guardian....	4.70
6. Taken by courts from abusive or neglectful guardian....	4.50
7. Sickness of guardian.....	4.34
8. Laziness of guardian.....	3.49
9. Drunkenness of guardian.....	1.54
10. Mental or physical defect of guardian.....	1.74
11. Deaf and dumb.....	.56
12. Large family of guardian.....	.35
13. Accident to child or guardian.....	.37
14. Pauper burials.....	.18
15. Blindness.....	.16
16. Cripples....	.05
17. Advanced age of guardian.....	.04
18. Other causes.....	.70

* *Armenwesen in 77 deutschen Städten*, p. 114.

† *Ibid*, p. 115.

Commenting on these percentages, Dr. Böhmert says that if we group together causes 4, 5, 6, 8, and 9 it appears that more than one-fourth of the dependent children are dependent through the fault of their parents or other guardians.

The American figures that can be most profitably compared with the German and English tables are those collected by the New York State Board of Charities, embodying the result of an investigation regarding the inmates of all the almshouses of that state in 1874 and 1875. The number of almshouse inmates was 12,614, embracing at that time a considerable number of children, lunatics, and others, since removed to special institutions. The length of time that a large number of persons had been inmates of the almshouses made an inquiry into the remote causes of dependency impracticable. The table of immediate or existing causes is as follows:—*

TABLE IV.
EXISTING CAUSES OF DEPENDENCE, NEW YORK ALMSHOUSE INMATES, 1874-75.

	Number.	Per Cent.
1. Homeless children (illegitimate).....	312	2.47
2. " " (abandoned).....	432	3.42
3. " " (by death of father).....	277	2.20
4. " " (by death of mother).....	154	1.22
5. " " (by death of both parents).....	107	.85
6. " " (by pauperism of parents).....	674	5.34
7. " " (by imprisonment of parents)...	74	.59
8. Homeless women (abandoned by husbands).....	204	1.62
9. " " (by death of husbands).....	74	.59
10. Old and destitute.....	2,081	16.50
11. Permanently diseased.....	795	6.31
12. Temporarily diseased.....	463	3.68
13. Crippled.....	240	1.90
14. Deformed.....	17	.13
15. Blind.....	303	2.40
16. Deaf mutes.....	29	.23
17. Insane.....	4,047	32.08
18. Idiots.....	580	4.60
19. Epileptics.....	268	2.12
20. Paralytics.....	322	2.55
21. Feeble minded.....	394	3.12
22. Vagrant and idle.....	767	6.08
Total.....	12,614	100.00

* *Tenth Annual Report State Board of Charities, New York, p. 109.*

Arranging this table so as to compare it as well as we may with the others we have —

	Number.	Per Cent.
Shiftlessness and inefficiency (22).....	767	6.1
Imprisonment of breadwinner (7).....	74	.6
Orphans and abandoned children (1-6).....	1,956	15.5
No male support (8-9).....	278	2.2
Sickness (11, 12, 20).....	1,580	12.5
Physical defect (13-16).....	589	4.7
Insanity (17, 18, 19, 21).....	5,289	41.9
Old age (10).....	2,081	16.5
Total.. ..	12,614	100.00

Two facts are brought out prominently by the general character of this table ; one is the tendency of statistics based on case counting to degenerate into mere description of the personal characteristics or condition of dependents, and the other is the tendency of drink as a cause of pauperism to disappear when we study chiefly chronic cases of long standing. In this table of “existing causes” it is not mentioned at all, its results only being registered.

By the courtesy of the general secretaries of the charity organization societies of Baltimore, New Haven, and New York, and of the Associated Charities of Boston, I was furnished with the original schedules regarding somewhat more than eight thousand cases of destitution investigated by these societies. With the separate cases at hand it was possible to recombine the facts so as to get much information not obtainable from the published reports.

As the first question popularly asked regarding the causes of poverty would probably be whether poverty indicates misconduct or misfortune, so the second would probably be, What are the indications as to the tendency of different nationalities or races to become poor? For the purpose of finding what answer could be obtained to this question Table V was prepared, giving the facts regarding 7225 Ameri-

TABLE V.—CAUSES OF POVERTY IN AMERICAN CITIES BY N

			American.		German.		Colored.		Irish.		English.		French.	
			No.	Per Cent.	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.
Indicating Misconduct.	Drink.....		409	15.14	66	7.83	34	6.13	433	23.62	107	16.93	11	9.25
	Immorality.....		17	.63	1	.11	5	.91	5	.27	2	.31	....	....
	Shiftlessness and inefficiency.....		248	9.19	63	7.48	31	5.68	106	5.78	45	7.12	7	5.88
	Crime and dishonesty.....		20	.74	4	.47	4	.73	7	.38	7	1.10	3	2.52
	Roving disposition.....		44	1.63	8	.95	1	.18	7	.38	16	2.53	1	.84
Indicating Misfortune.	Lack of Normal Support.	Imprisonment of bread-winner.....	18	.66	1	.11	2	.36	22	1.20	8	1.26	1	.84
		Orphans and abandoned children.....	10	.37	....	....	2	.36	7	.38	4	.63	....	....
		Neglect by relatives.....	24	.88	7	.83	7	1.28	7	.38	8	1.26	1	.84
		No male support.....	111	4.11	36	4.27	16	2.93	93	5.07	20	3.16	6	5.05
	Matters of Employment.	Lack of employment.....	663	24.57	242	28.62	95	17.42	346	18.87	156	24.68	32	26.89
		Insufficient employment.....	179	6.63	64	7.60	47	8.62	117	6.38	30	4.74	12	10.08
		Poorly paid employment.....	56	2.07	22	2.61	5	.91	15	.81	9	1.42	3	2.52
		Unhealthy and dangerous employment.....	3	.11	2	.23	1	.18	1	.05	....	....	....	....
	Matters of Personal Capacity.	Ignorance of English.....	....	....	4	.47	....	....	1	.05	....	....	2	1.68
		Accident.....	72	2.66	30	3.56	8	1.46	57	3.10	17	2.69	3	2.52
		Sickness or death in family.....	548	20.31	193	22.92	216	39.63	363	19.80	145	22.94	21	17.65
		Physical defects.....	92	3.40	40	4.73	30	5.49	64	3.49	11	1.74	9	7.56
		Insanity.....	25	.92	6	.71	....	....	17	.91	8	1.26	1	.84
		Old age.....	76	2.81	23	2.73	25	4.57	128	6.97	23	3.63	4	3.36
Not Classified.	Large family.....	14	.51	10	1.18	3	.55	16	.87	5	.79	....	....
	Nature of abode.....	2	.07	1	.11	1	.18	1	.05	3	.47	1	.84	
	Other, or unknown.....	67	2.58	29	3.44	12	2.19	20	1.09	8	1.26	1	.84	
Total.....			2,698	....	842	....	545	....	1,833	....	632	....	119	....

—CAUSES OF POVERTY IN AMERICAN CITIES BY NATIONALITY.

an.	German.		Colored.		Irish.		English.		French.		Russian Polish.		Spanish.		Italian.		Scandinavian.		Other Countries.		Total.	
	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.
5.14	66	7.83	34	6.13	433	23.62	107	16.93	11	9.25	5	3.24	...	...	6	5.60	3	9.09	30	14.21	1,104	15.28
.63	1	.11	5	.91	5	.27	2	.31	....	....	....	....	....	....	....	....	....	....	2	.94	32	.44
9.19	63	7.48	31	5.68	106	5.78	45	7.12	7	5.88	11	7.09	4	10.00	9	8.41	2	6.06	17	8.05	543	7.51
.74	4	.47	4	.73	7	.38	7	1.10	3	2.52	....	....	1	2.50	3	2.80	....	....	....	....	49	.68
1.63	8	.95	1	.18	7	.38	16	2.53	1	.84	2	1.29	....	....	1	.93	...	....	6	2.84	86	1.19
.66	1	.11	2	.36	22	1.20	8	1.26	1	.84	....	....	....	....	1	.93	1	3.03	1	.47	55	.76
.37	....	....	2	.36	7	.38	4	.63	....	....	2	1.29	....	....	....	....	....	....	....	....	25	.34
.88	7	.83	7	1.28	7	.38	8	1.26	1	.84	10	6.45	1	2.50	1	.93	....	....	....	....	66	.91
4.11	36	4.27	16	2.93	93	5.07	20	3.16	6	5.05	10	6.45	2	5.00	7	6.54	2	6.06	8	3.79	311	4.30
4.57	242	28.62	95	17.42	346	18.87	156	24.68	32	26.89	37	23.87	5	12.50	33	30.85	14	42.42	51	24.17	1,674	23.16
6.63	64	7.60	47	8.62	117	6.38	30	4.74	12	10.08	7	4.51	....	....	6	5.60	3	9.09	6	2.84	471	6.51
2.07	22	2.61	5	.91	15	.81	9	1.42	3	2.52	3	1.93	6	15.00	5	4.67	....	....	7	3.31	131	1.81
.11	2	.23	1	.18	1	.05	....	....	....	....	....	....	....	....	....	....	....	....	....	....	7	.09
...	4	.47	....	....	1	.05	....	....	2	1.68	6	3.87	5	12.50	4	3.75	....	....	8	3.79	30	.41
2.66	30	3.56	8	1.46	57	3.10	17	2.69	3	2.52	6	3.87	....	....	4	3.75	1	3.03	9	4.26	207	2.86
9.31	193	22.92	216	39.63	363	19.80	145	22.94	21	17.65	39	25.16	13	32.50	18	16.82	4	12.12	49	23.22	1,609	22.27
3.40	40	4.73	30	5.49	64	3.49	11	1.74	9	7.56	10	6.45	1	2.50	3	2.80	2	6.06	5	2.37	267	3.69
.92	6	.71	....	....	17	.91	8	1.26	1	.84	1	.64	....	....	....	....	....	....	4	1.89	62	.85
2.81	23	2.73	25	4.57	128	6.97	23	3.63	4	3.36	1	.64	1	2.50	3	2.80	1	3.03	4	1.89	289	4.00
.51	10	1.18	3	.55	16	.87	5	.79	....	....	3	1.93	1	2.50	1	.93	....	....	....	....	53	.73
.07	1	.11	1	.18	1	.05	3	.47	1	.84	....	....	....	....	...	....	....	....	....	....	9	.12
5.58	29	3.44	12	2.19	20	1.09	8	1.26	1	.84	2	1.29	....	....	2	1.87	....	...	4	1.89	145	2.00
...	842	....	545	....	1,833	....	632	....	119	....	155	....	40	....	107	....	33	....	211	....	7,225	....

can cases. They are classified, horizontally according to the causes of poverty, the causes being grouped as in Table I, and vertically according to nationality.

Of the Americans, Germans, Colored, Irish, and English there are enough cases in each column to make the percentages tolerably trustworthy, while of the French, Polish, Spanish, Italian, Scandinavian, and "other countries" the numbers are too small to make the relative figures of much value.

As to "drink" we find a general average of 15.28 per cent. The Americans are slightly below and the English slightly above this average. The Germans are far below it, 7.83 per cent, and the Colored still farther, 6.23 per cent. The Irish, on the other hand, have a larger percentage under this head than any other nationality, 23.62. In "shiftlessness and inefficiency" the Americans lead all other well represented nationalities, having here a percentage of 9.19, as against an average of 7.51. The Irish here fall much below the average, 5.78. Totalizing the percentages for "causes indicating misconduct" we get a general average of 25.10. The Irish lead with 30.4, and the English and American come next with 27.99 and 27.33, respectively. The Germans are far below the average with 16.84 per cent, and the Colored the lowest of all with 13.73. These relative positions are not changed if we add in the cases coming under the first three causes put down as indicating misfortune. These causes, namely, "Imprisonment of bread-winner," "Orphans and abandoned children," and "Neglect by relatives" may be taken to indicate misconduct on the part of the natural guardians of minors or feeble persons, and so may be properly added to the causes indicating misconduct. The number of orphans who are such through misfortune may be held to be balanced by the number of deserted wives who come under the class "No male support," the last-named heading not being anywhere reckoned as indicating misconduct. The percentages when the three causes named are added run as follows: Irish, 32.39; English, 31.14; Americans, 29.24;

Germans, 17.78; Colored, 16.73. In no nationality, therefore, does the number of cases of destitution, held to result from causes indicating misconduct, reach one-third of the total.

“Matters of employment” vary less in relative importance as between the different nationalities, and the same is true of “Accident” and “Physical defect.” Under the very important heading of “Sickness” we find one decided variation. The average for this cause is 22.27 per cent, and all the largely represented nationalities conform quite closely to this average with one exception. The cases of Colored people show a percentage for sickness of 39.63, a rate that comes near to being the double of the average, and is the double of the percentage for this cause among the Irish.

Those who know the Colored people only casually, or by hearsay, may be surprised to find the misconduct causes running so low among them, while sickness as a cause is of greater relative importance than in any other nationality. But to one who has worked in Baltimore or Washington it seems a natural result, and, indeed, a confirmation of the reliability of the statistics. The Colored people are weak physically, become sick easily, and often die almost without visible resistance to disease. At the same time they have a dread of taking relief, especially when they think an institution will be recommended, and this, together with a certain apathy, will often induce them to endure great privations rather than ask for help. Besides this there are many associations among them for mutual help, and the criminal and semi-criminal men have a brutal way of making their women support them. That the percentage for “Lack of work,” 17.35, is the lowest, and that for “Insufficient employment” is the highest, under these two heads perhaps reflects their hand-to-mouth way of working at odd jobs rather than taking steady work.

But one must hesitate to put much weight upon a general average of this kind, and I have therefore given separately

the constituent elements of the table, that is, have made out for each city a table like this one for all four cities. The purpose of this is to find how far the differences we have noted between the nationalities are constant for different places and according to different observers. It would occupy too much space to reproduce all of these four large tables, so I have abstracted from them the more important results and embodied them in Table VI.

TABLE VI.
AMERICANS (WHITE).

	New York.		Boston.		Baltimore.		New Haven.	
	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.
Matters of employment.....	391	39.49	137	21.33	363	36.74	10	12.50
Sickness.....	165	16.66	163	25.38	203	20.54	17	21.25
Drink.....	155	15.65	141	21.96	100	10.12	13	16.25
Shiftlessness and inefficiency...	73	7.37	48	7.47	112	11.33	15	18.75
All causes.....	990	37.17	642	30.93	988	48.38	80	17.93

COLORED.

Matters of employment.....	19	35.18	24	17.39	96	29.62	9	30.00
Sickness.....	20	37.03	63	45.65	126	38.88	7	23.33
Drink.....	4	7.40	11	7.97	16	4.93	3	10.00
Shiftlessness and inefficiency..	3	5.55	6	4.34	21	6.48	1	3.33
All causes.....	54	2.02	138	6.65	324	15.86	30	6.72

GERMAN.

Matters of employment.....	161	44.10	12	20.33	141	35.60	16	50.00
Sickness.....	87	23.83	14	23.72	85	21.46	7	21.87
Drink.....	22	6.02	9	15.25	32	8.08	3	9.37
Shiftlessness and inefficiency...	18	4.93	9	15.25	36	9.09	....	.....
All causes.....	365	13.70	59	2.84	396	19.39	32	7.17

IRISH.

Matters of employment... ..	263	37.04	107	16.41	58	27.75	51	19.46
Sickness.....	130	18.30	151	23.15	36	17.22	46	17.55
Drink.....	133	18.73	217	33.28	37	17.70	46	17.56
Shiftlessness and inefficiency...	41	5.77	29	4.44	27	12.91	9	3.43
All causes.....	710	26.66	652	31.42	209	10.23	262	58.74

ALL NATIONALITIES.

Matters of employment.....	1,059	39.76	414	19.95	707	34.62	103	23.09
Sickness.....	507	19.03	543	26.16	470	23.01	89	19.95
Drink.....	364	13.66	475	22.89	196	9.59	69	15.47
Shiftlessness and inefficiency...	170	6.38	142	6.84	204	9.99	27	6.05
All causes.....	2,663	4.00	2,075	....	2,042	.....	446	.....

In the matter of drink we see that the nationalities keep the same relative positions everywhere, as in the summary, and in every case sickness is of greater relative importance among Colored people than among any others. On the other hand, the indication of Table V, that a larger proportion of Americans are destitute because of "shiftlessness and inefficiency" than in any other nationality, is confirmed by the experience of New York and New Haven, but not by that of Boston and Baltimore. On the whole, however, there are no astounding variations in the special tables that need destroy our confidence in the general average. The similarities are sufficiently constant, so that if a new table were given me, like Table V, but in which the numbers and per cents were rearranged, and the headings of the lines and columns left blank, I should expect to be able to write in the names of the leading causes and of the leading nationalities without serious error.

A classification in Table VII (page 63) of 4176 Boston and New York cases, according to the number of persons in a family, and by nationality, confirms the indication of Table I, that "large families" is a relatively unimportant cause of destitution.

Unmarried persons with no one dependent upon them are not included in this table. The "families" of one person only are either widows or widowers. The largest single family is found among the Colored people, but the largest proportion of relatively large families, say those numbering from five to nine persons each, is found among the Italians and the Poles and Russians. The families of paupers or semi-paupers usually average smaller than those of the population

TABLE VII.
BOSTON AND NEW YORK.

Number in Family.	American.		Colored.		English.		French.		German.		Italian.		Irish.		Polish and Russian.		Scandinavian.		Other Countries.		Total.	
	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.
1	202	14.81	31	16.14	87	17.54	8	10.38	45	12.06	8	7.33	203	15.77	6	4.68	4	18.18	16	12.40	610	14.60
2	285	20.90	52	27.08	95	19.15	17	22.07	65	17.42	12	11.00	247	19.19	11	8.59	3	13.63	19	14.72	806	19.30
3	240	17.61	44	22.91	87	17.54	18	23.36	66	17.69	15	13.76	233	18.10	25	19.53	6	27.26	28	21.70	762	18.24
4	243	17.82	26	13.54	93	18.75	14	18.18	57	15.28	20	18.34	199	15.46	16	12.50	5	22.72	23	17.82	696	16.66
5	158	11.59	15	7.81	64	12.90	10	13.00	65	17.42	21	19.26	165	12.82	23	17.96	3	13.63	18	13.95	542	12.97
6	108	7.90	15	7.81	30	6.04	2	2.59	31	8.31	11	10.09	103	8.00	12	9.37	....	....	13	10.07	325	7.78
7	77	5.64	6	3.12	19	3.83	6	7.78	20	5.36	17	15.59	73	5.67	14	10.93	1	4.54	8	6.20	241	5.77
8	33	2.34	1	.52	12	2.45	1	1.29	9	2.41	3	2.75	39	3.03	13	10.15	....	....	3	2.32	114	2.72
9	11	.80	1	.52	3	.60	1	1.29	7	1.87	2	1.83	18	1.39	4	3.12	....	....	1	.77	48	1.14
10	5	.46	....	....	3	.60	....	....	3	.80	....	....	6	.46	3	2.34	....	....	....	....	20	.47
11	1	.08	....	....	....	....	....	....	3	.80	....	....	1	.07	1	.78	....	....	....	....	6	.14
12	....	....	....	....	3	.60	....	....	2	.53	....	....	....	....	....	....	....	....	....	....	5	.11
13	....	....	1	.52	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	1	.02
Total.....	1,363	....	192	....	496	....	77	....	373	....	109	....	1,287	....	128	....	22	....	129	....	4,176	....

as a whole, partly because the number among classes degenerate enough to be dependent is not as large as is ordinarily supposed, partly because of a high infant mortality, and partly because the families of these classes tend to disintegrate rapidly, children drifting away from parents, and aged parents in their turn being shaken off by adult children.* The "family," therefore, which applies for relief is often only the fragment of a family.

Tables VIII (see page 65) and IX give a classification of applicants for relief by marital condition and nationality.

TABLE IX.

	New York.		Boston.		Baltimore.		New Haven.		Total.	
	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.
Married.....	1,229	43.3	1,177	49.2	1,208	53.70	209	37.9	3,823	47.70
Widows.....	565	20.0	601	25.1	580	25.80	157	28.5	1,903	23.70
Deserted wives.....	137	4.8	221	9.3	180	8.00	17	3.1	555	6.90
Single women.....	120	4.2	152	6.4	127	5.60	47	8.7	446	5.60
Deserted husbands and widowers.....	205	7.2	89	3.7	50	2.20	40	7.3	384	4.80
Single men.....	563	19.9	118	4.9	95	4.26	75	13.4	851	10.00
Orphans.....	4	.1	10	.4	3	.10	6	1.1	23	.30
Divorced.....	10	.4	12	.5	7	.30	....	....	29	.40
Miscellaneous.....	3	.1	11	.5	....	....	....	....	14	.20
Total.....	2,836	....	2,392	....	2,250	....	551	....	8,028	....

Of those applying to the charity organization societies about half are married people living together, and about one-half the remainder, or one-quarter of the whole, are widows. "Deserted wives" make up about 7 per cent of the total. The difference in the work of different societies is the principal thing reflected by the fact that "Single men" make up nearly 20 per cent of the applicants in New York, or over 13 per cent in New Haven, while in other places this category is relatively unimportant. The classification by nationality does not seem to yield many results that are at once import-

* A woman graduate student who is making a study of women paupers in San Francisco finds that many of the old women in the almshouse actually do not remember how many children they have had, or what has become of them.

TABLE VIII.

APPLICANTS FOR RELIEF BY MARITAL CONDITION AND NATIONALITY.

	American.		German.		Colored.		Irish.		English.		French.		Polish and Russian.		Italian.		Spanish.		Scandinavian.		Other Countries.		Total.	
	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.
Married.....	1,379	46.63	570	58.40	271	44.20	902	44.00	318	45.82	74	55.65	110	62.50	71	60.68	19	46.34	9	24.32	100	42.75	3,823	47.62
Widows.....	654	22.11	176	18.03	187	30.50	610	29.75	153	22.04	29	21.80	17	9.65	26	22.22	12	29.26	3	8.10	36	15.38	1,903	23.70
Deserted wives....	207	7.00	54	5.53	52	8.48	123	6.00	54	7.78	9	6.76	27	15.34	7	5.98	3	7.31	5	13.51	14	5.98	555	6.91
Single women.....	186	6.29	22	2.25	48	7.83	133	6.48	32	4.61	5	3.75	1	.56	2	1.70	5	12.19	.....	.....	12	5.12	446	5.55
Deserted husbands and widowers ...	145	4.90	50	5.12	24	3.91	98	4.78	33	4.75	6	4.51	4	2.27	5	4.27	.....	.....	7	18.91	12	5.12	384	4.78
Single men.....	353	11.93	99	10.15	31	5.05	170	8.29	93	13.40	10	7.51	16	9.09	6	5.12	2	4.87	12	32.45	59	25.21	851	10.60
Orphans.....	15	.50	.....	.....	.....	.....	5	.24	2	.28	.....	.....	1	.56	.....	.....	.....	.....	.....	.....	.....	.....	23	.28
Divorced.....	13	.43	4	.41	.....	.....	5	.24	5	.72	.....	.....	.....	.....	.....	.....	.....	.....	1	2.70	1	.42	29	.36
Miscellaneous.....	5	.16	1	.10	.....	.....	4	.19	4	.57	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	14	.17
Total.....	2,957	....	976	....	613	....	2,050	....	694	....	133	....	176	....	117	....	41	....	37	....	234	....	8,028	....

Out of 8028, 7226 (90 per cent) require assistance, leaving 802 (10 per cent) not requiring relief.

ant and reliable. The proportion of "deserted wives" among the Colored people might have been expected to exceed the average under that head more than it does. As a rule, the white Americans exceed the average more under this heading than the colored. The average for all nationalities and all cities is 6.90 per cent, which may be considered large by those unacquainted with the modern urban population, but it is lower than many of the charity organization workers expected to find it.

Table X shows for the four cities the percentages of Native White, Colored, and Foreign born among the population as a whole, and among those who applied to the charity organization societies in these cities. It will be noted that the proportion of applicants who are foreign born is considerably larger than of the population as a whole.

TABLE X.

	Native White.				Colored.			
	Population.		Applicants.		Population.		Applicants.	
	No.	Per Cent.	No.	Per Cent of Total.	No.	Per Cent.	No.	Per Cent of Total.
New York....	851,757	56.21	1,053	37.12	23,601	1.55	57	2.00
Boston.....	282,180	62.91	727	30.40	8,125	1.81	164	6.85
Baltimore....	298,332	68.55	1,072	47.64	67,104	15.45	348	15.46
New Haven..	55,871	68.72	105	19.10	2,433	3.00	45	8.16
Total.....	1,488,140	....	2,957	36.83	101,263	....	613	7.65

	Foreign.				Total.		
	Population.		Applicants.		Population.	Applicants.	
	No.	Per Cent.	No.	Per Cent of Total.	No.	No.	Per Cent of Population.
New York....	639,943	42.23	1,726	60.86	1,515,301	2,836	.18
Boston.....	158,172	35.25	1,500	62.73	448,477	2,391	.54
Baltimore....	69,003	15.86	830	36.88	434,439	2,250	.51
New Haven..	22,994	27.05	401	72.77	81,298	551	.67
Total.....	890,112	....	4,458	55.50	2,479,515	8,028	.32

A matter which is not brought out by the tables thus far given, but which is well shown by the collateral investigations of the different agencies, is the large number of children either dragged into pauperism by the destitution of their parents, or entirely abandoned by the latter. In the investigations of almshouse pauperism of course this is not brought out, as the children have been put in other institutions and are beyond the view of the investigator. But in the American experience, where the cases are studied as they cross the pauper line, the large number of children is striking. Out of 4310 persons dealt with by the New York Charity Organization Society in 1891 over 40 (40.8) per cent, or 1762 were under 14. In Boston out of 3972 individuals dealt with over 42 (42.5) per cent were under 14 years of age. In Buffalo out of 2515 individuals over 48 (48.3) per cent were under 14 years of age. In Baltimore the percentage of those under 14 years of age drops to a little less than 16 (15.8). It thus appears that while "large families" is not assigned as a cause of poverty in many cases, and while, as a rule, the families are not relatively large, yet those applying for relief are weighted with a considerable amount of the weakness that comes from immaturity. The burden of child raising is among the very considerable burdens which they bear.

Our general conclusion must be the same as that reached in the previous paper,—that the commonest cause of the poverty that approaches pauperism is incapacity, resulting in most chronic cases from sickness or other degenerate and degenerating conditions. Weakness of some sort is the most typical characteristic of the destitute classes. Manifestly, our analysis of causes is only preliminary. It has hardly more value than that of a physician who should try to determine the causes of disease by examining carefully the persons of a large number of patients; by recording temperatures and respirations and pulsations, and by studying the other characteristics of those who were sick. To get at the remote causes of illness he would have to inquire, first, regarding

the habits and heredity of the individuals, and, second, regarding the climatic, sanitary, and other conditions of their life and work. So also the remote causes of the weakness that begets poverty must be learned by wider investigations than any here attempted.*

* In a forthcoming book on "American Charities" the writer has one chapter on "Personal," and another on "Social, causes of degeneration."